

AUG-19-2008 15:54 From:

To: 865 693 8834

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August 18, 2008

Attn: Jerry Wheeler

Below are the terms Enrichment Federal Credit Union could offer for buyers of the lake lots that we looked at last week.

Financing with 20% down payment
 20 year amortization with a 15 year balloon
 6.50 fixed rate for first three years and adjusting every three years.
 .50 origination

We would have an officer on site the day of the auction. Please contact me at 482-0045 ext. 1109 if you have any questions.

Sincerely,

Mark Hobbree
Mortgage Loan Manager